



Order Filed on April 16, 2020
by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-11629

Chapter: 13

Hearing Date:
May 12, 2020 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for SN Servicing Corporation as servicer
for U.S. Bank National Association as Trustee of the
Lodge Series III Trust

In Re:

Franklin Medina

Debtor(s)

**CONSENT ORDER RESOLVING SECURED CREDITOR'S
PRE AND POST PETITION ARREARS**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: April 16, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: SN Servicing Corporation
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Carlos D. Martinez, Esq.
Property Involved("Collateral"): 191 Nimitz Rd, Paramus, NJ 07653

For good cause shown, it is **ORDERED** that Applicant's Pre and Post-Petition arrearages as set forth in the Debtor's Chapter 11 Plan and Disclosure statement are resolved, subject to the following conditions:

1. The SN Servicing Corporation (Class 1 claim holder) accepts the Debtor's Chapter 11 Plan and Disclosure Statement and shall be paid according to the terms of the mortgage executed by the Debtor on February 10, 2015, with the exception of pre- and post-petition arrears which shall be paid as outlined below.
2. Secured Creditor's pre-petition arrearages total \$63,727.67, as set forth in Proof of Claim No. 9-1, filed on May 18, 2018.
3. Status of post-petition arrearages:
 - The Debtor is overdue for 4 months, from December 1, 2019 to March 1, 2020.
 - The Debtor is overdue for 2 payments at \$2,118.33 per month.
 - The Debtor is overdue for 2 payments at \$2,307.54 per month.
 - The Debtor is overdue for late charges in the amount of \$209.00.Total Post-Petition Arrearages Due: \$9,060.74
4. Debtor must cure all pre and post-petition arrearages, as follows:
 - The pre-petition arrearages of \$63,727.67 and the post-petition arrearages of \$9,060.74 shall be paid through into the Debtor's Chapter 11 Plan.
 - The amount of the pre and post-petition arrears equal to \$72,788.41 and will supersede the amount listed in Debtor's Chapter 11 Plan and Disclosure Statement. Debtor shall repay this amount in equal monthly installments of \$1,213.14 beginning May 15, 2020 and concluding April 15, 2025.
 - Beginning on April 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$2,307.54, or as further defined by the terms of the Note, Mortgage, any payment change notices, or other applicable law. These regular monthly mortgage payments will include the full principal, interest, taxes and insurance (PITI) payment.

5. Payments to the Secured Creditor shall be made to the following address(es):

Payments:


SN Servicing Corporation
PO Box 660820
Dallas, TX 75266-0820

In the event of Default:

If the Debtors fail to make regular monthly payments within thirty (30) days of the date the payments are due, or fail to make the plan payments to cure the pre and post-petition arrears, within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Trustee, the Debtors, and the Debtors' Attorney.

6. This Order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form and entry of the foregoing order


Carlos D. Martinez, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Franklin Medina
DebtorCase No. 18-11629-RG
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2020.

db +Franklin Medina, P.O. Box 1502, Paramus, NJ 07653-1502
 aty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP., 1599 Hamburg Turnpike, P.O. Box 2031,
 Wayne, NJ 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

Carlos D Martinez on behalf of Debtor Franklin Medina cmartinez@scura.com,
 ecfbkfilings@scuramealey.com/dstevens@scura.com/lrichard@scura.com/leon@scura.com/martinezcr9387
 8@notify.bestcase.com
 David L. Stevens on behalf of Debtor Franklin Medina dstevens@scura.com,
 ecfbkfilings@scuramealey.com/lrichard@scura.com/leon@scura.com/martinezcr93878@notify.bestcase.c
 om
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com,
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 mortoncraigecef@gmail.com
 Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
 bankruptcy@friedmanvartolo.com
 Laura M. Egerman on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for
 Banc of America Alternative Loan Trust 2006-4 Mortgage Pass-Through Certificates, Series 2006-4
 bkyecf@rasflaw.com, bkyecf@rasflaw.com/legerman@rasnj.com
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 Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj.bkecf@fedphe.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com
 Robert P. Saltzman on behalf of Creditor MTGLQ Investors, LP c/o Selene Finance LP
 dnj@pbslaw.org
 Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14